

HABITAT FOR HUMANITY PROCESS:

Calculate Habitat Loan Payment Amount To Determine MBOH 2% Loan Principle Amount:

Calculate how much the borrower can qualify for using the following assumptions:

- Purchase price from buy/sell agreement
- Interest rate is 0%
- Term is 360 payments

Calculate the monthly P&I payment using amortization calculator.

Contact [Julie Hope](#) at the Montana Board of Housing to run an amortization using the P&I payment to determine the amount of 2% MBOH loan. A copy of the amortization will be emailed to you.